

Identity Theft

You can view a report compiled by The Federal Trade Commission online at:

<http://www.consumer.gov/idtheft>

Minimizing the Risk

While you probably can't prevent identity theft entirely, you can minimize your risk. By managing your personal information wisely, cautiously and with an awareness of the issue, you can help guard against identity theft:

1. Before you reveal any personally identifying information, find out how it will be used and whether it will be shared with others. Ask if you have a choice about the use of your information: can you choose to have it kept confidential?
2. Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time. A missing credit card bill could mean an identity thief has taken over your credit card account and changed your billing address to cover his tracks.
3. Guard your mail from theft. Deposit outgoing mail in post office collection boxes or at your local post office. Promptly remove mail from your mailbox after it has been delivered. If you're planning to be away from home and can't pick up your mail, call the U. S. Postal Service at 1- 800- 275- 8777 to request a vacation hold. The Postal Service will hold your mail at your local post office until you can pick it up.
4. Put passwords on your credit card, bank and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your SSN or your phone number, or a series of consecutive numbers.
5. Minimize the identification information and the number of cards you carry to what you'll actually need.
6. Do not give out personal information on the phone, through the mail or over the Internet unless you have initiated the contact or know whom you're dealing with. Identity thieves may pose as representatives of banks, Internet service providers and even government agencies to get you to reveal your SSN, mother's maiden name, financial account numbers and other identifying information. Legitimate organizations with which you do business have the information they need and will not ask you for it.
7. Keep items with personal information in a safe place. To thwart an identity thief who may pick through your trash or recycling bins to capture your personal information, tear or shred your charge receipts, copies of credit applications, insurance forms, physician statements, bank checks and statements that you are discarding, expired charge cards and credit offers you get in the mail.
8. Be cautious about where you leave personal information in your home, especially if you have roommates, employ outside help or are having service work done in your home.
9. Find out who has access to your personal information at work and verify that the records are kept in a secure location.
10. Give your SSN only when absolutely necessary. Ask to use other types of identifiers when possible.

Identity Theft, Continued...

11. Don't carry your SSN card; leave it in a secure place.
12. Order a copy of your credit report from each of the three major credit bureaus every year. Make sure it is accurate and includes only those activities you've authorized. You can order free credit reports from each of the three major credit bureaus, every 12 months. Your credit report contains information on where you work and live, the credit accounts that have been opened in your name, how you pay your bills and whether you've been sued, arrested or filed for bankruptcy. Checking your report on a regular basis can help you catch mistakes and fraud before they wreak havoc on your personal finances.
13. You can order them together at www.AnnualCreditReport.com or by calling 1-877-322-8228.

Credit Bureaus

Equifax – <http://www.equifax.com>

To order your report, call: 800- 685- 1111
Or, write: P. O. Box 740241
Atlanta, GA 30374- 0241

To report fraud, call: 800- 525- 6285
TDD: 800- 255- 0056

Experian – <http://www.experian.com>

To order your report, call: 888- EXPERIAN (397- 3742) or write: P. O. Box 2104
Allen, TX 75013

To report fraud, call: 888- EXPERIAN (397- 3742)/ TDD: 800- 972- 0322

TransUnion – <http://www.transunion.com>

To order your report, call: 800- 916- 8800
Or write: P. O. Box 1000
Chester, PA 19022

To report fraud, call: 800- 680- 7289
TDD: 877- 553- 7803 and write:
Fraud Victim Assistance Division
P. O. Box 6790
Fullerton, CA 92634- 6790

Government Agencies

Federal Trade Commission
U. S. Postal Inspection Service
Social Security Administration

Phone: 877-438-4338
www.usps.com/postalinspectors
Phone: 800-772-1213

Identity Theft, Continued...

Who Needs Your Social Security Number?

Your employer and financial institution will likely need your SSN for wage and tax reporting purposes. Other private businesses may ask you for your SSN to do a credit check, such as when you apply for a car loan. Sometimes, however, they simply want your SSN for general record keeping. You don't have to give a business your SSN just because they ask for it. If someone asks for your SSN, ask the following questions:

1. Why do you need my SSN?
2. How will my SSN be used?
3. What law requires me to give you my SSN?
4. What will happen if I don't give you my SSN?

Sometimes a business may not provide you with the service or benefit you're seeking if you don't provide your SSN. Getting answers to these questions will help you decide whether you want to share your SSN with the business. Remember, though, that the decision is yours.

To Report Fraudulent use of your checks

Check Rite	Phone: 800-766-2748
Equifax-Telecredit	Phone: 800-437-5120
NPC	Phone: 800-526-5380
Tele-Check	Phone: 800-366-2425
Chex Systems	Phone: 800-328-5121

Fraud Victim Assistance Department

If you have questions, you can email the Fraud Victim Assistance Department (FVAD) at fvad@transunion.com. You can also call them at 800-680-7289, Monday-Friday 5:30 a.m. – 4:30 p.m. Pacific Standard Time (PST).